05-01733-ee Dkt 7 Filed 05/20/05 Entered 05/24/05 17:27:51 Page 1 of 2

UNITED STATES BANKRUPTCY COURT

FOR THE SOUTHERN

DISTRICT OF MISSISSIPPI

In the matter of: APRIL R SHAW

STEPHEN R SHAW

Case Number: 05-01733

Debtor(s)

C. But, old Emitted OF MESICON

FILED

REAFFIRMATION AGREEMENT

17/Y 2 0 2005

COME NOW the Debtor, and his attorney, will hereby reaffirm the indebtedness owed to Regions Bank who is located at P. O. Box 4409 Bridgeton, MO 63044-0409 the holder of the Charles CLERK D((r), r)described and is evidenced on the attached contract.

As of April 22, 2005

the Debtor's account is due for

\$00.00

, itemized as

follows:

THE NEXT PAYMENT IS DUE: 04/22/05.

The Debtor has 76 remaining payments of \$184.85 each, with a current balance of \$14,048.60 . Any permissible charges provided for in the contract or security agreement arising after the commencement of the Chapter 7 may be added to the above balance.

The Debtor agrees to renew the said obligation which is secured by

01 LOWE 170 OMCL203BG001

01 HAWKEYE TRAILER 4H100181X10286020

01 JOHNSON J-70PL G04918786

and to pay the same as if bankruptcy had not intervened.

The Debtor understands that he/she is to continue the required payments during the pendency of this case, and to keep the collateral sufficiently insured for the protection of the said creditor. It is the Debtor's opinion after counseling with his/her attorney that this reaffirmation does not impose undue hardship upon Debtor or any of the Debtor's dependents and is in the Debtor's best interest. The Debtor has been fully informed of the effect of this agreement by his/her attorney and has voluntarily, after explanation by Debtor's attorney, executed this agreement.

DEBTOR MAY RESCIND THIS AGREEMENT AT ANY TIME BEFORE DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THIS AGREEMENT IS FILED WITH THE COURT, WHICHEVER IS LATER, BY GIVING NOTICE OF RESCISSION TO CREDITOR. THIS AGREEMENT IS NOT REQUIRED UNDER TITLE 11, U.S. CODE, UNDER NON-BANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH THE PROVISIONS OF SECTION 524(C).

Dated: April 22, 2005

DEBTOR:

Creditor: Regions Bank

By:

LISA POGGEMOELLER

Collections Supervisor

CO-DEBTOR:

DECLARATION BY ATTORNEY FOR DEBTOR

I represented Debtor (whether one or more) during the course of negotiating the above agreement reaffirming the debt. This agreement represents a fully informed and voluntary agreement by Debtor and does not impose an undue hardship on Debtor or a dependent of Debtor. I have fully advised the Debtor of the legal effect and consequences of this agreement and any default under this agreement.

F&L RBC058

3551CMC LGL

RETAIL INSTALLMENT CO	Seller THE	BOAT GALL	ERY	1	ILR SHAW	ł
* AND RECURITY AGREE	PHILIPPI	BLUECUTT			PHEN R SHAW B Bwy 12 Cast	i
N _□ .	cot	OMBUS MS 3	9705		ENS, MS 39766	- }
Date 7/24/2003		nd "our" mean the			ur" mean each Buyer above, a	
SALE: You agree to pure		uccessors and easi basis, subject to			antor, jointly and individually. contract and security agree condition, together with the i	
accessories and attachment	<u> </u>					
Description of Goods or Services Purchased		ár Unit Nó.		or or Cabinet No.	Price of Each Unit	
	KOL LOWE KOL JOHNSON	170 J70PL	GO491	.203BG001	13,560.00	
	Ol HAWREYE			0181 x 10285020		
Description of Other Collate	ral			<u> </u>		
(Not household goods)	NIF navment and andom		rme of this	Contract you give t	s a recitally interest in the G	
outchased and any other col	lateral described above, a	nd all accessions, s	ittechments.	accessories, and equ	is a security interest in the Go opment placed in or on the Goo a security interest in proceeds	ods of)
oliher collateral, together call premium refunds of any inst	led Property, and proceed irance and service contra	s of the Property Y ds purchased with I	∕ou also ass this Contract	agnito:us and give us t.	a security interest in proceed	s and
PROMISE TO PAY AND	PAYMENT TERMS: Y	ou promise to pay	us the princi	ipal amount of \$, <u>029+00 </u>	Jance /
					studty. Finance charges accrue earn finance charges on the u	
					i late charge provisions shown	
TRUTH IN LENDING DISCL	OSURES. You also agree	to pay any addition:	al amounts s	according to the terms	and conditions of this Contract.	
ADDITIONAL FINAN				fundable (Inance cha	rge of \$N/A	_ that—
will be □ pald in cash, □ ad □ MINIMUM FINANCE				neors Ni√A.	アーティ・ Lif you pay this Contract i	in full T
before we have earned that		Pay a milimina ii	I MINO CHAIL	<u> </u>	ii you pay iiiie Cominani	IOM
DOWN BAYMENT: Valuet	no sama ta eeu es esplu b	the Cash Price, on	or before too	lay's date, any cash, re	paje and net trade-in value desc	: jedin:
in the ITEMIZATION OF AM Payment Schedulo.	DUNT FINANÇED. 🗔 Ye	u agree to make del	forred payme	ents as part of the cas	Lacung paymentes reflected in	your <u>></u>
rayngen acheodal.	Trans	ITH M CENTRA	nipri AE	nibea		(,
ANNUAL	FINANCE	AMOUNT FINE		TAL OF PAYMENTS	TOTAL SALE PRICE	~~
PERCENTAGE RATE	CHARGE	The amount of	oreda Tr	na amountiyou will have	The total cost of your purchas	ino en
The cost of your gradit as a yearly rate.	The dotter amount the credit will cost you.	provided to you your beha	⊔oron pe uf. a	iid when you have made II scheduled payments.	1	nior)=
10.5 %		\$ 13,699.	.00 8	22,182.00	\$. \frac{1,659.20}{23,841.20}	$-\chi$
Payment Schedule: Yo			<u>, 00 1+</u>			
Number of Payments A	mount of Payments			Vhan Payments Are D	ha	{
						>
120	184.85	Monthly beg	ionina 8	3/22/01		k
! <u> </u>				-,, <u></u> ,		
Security: You are giving		(description of	f other prope	arty)		- E
Who Goods :		ι ດ			he manthly neumont	F
not_to_exceed		cays rate	, you will be	r charged <u>2-5 VAL Q</u>	he monthly payment	—Ŋ
Prepayment: If you pay	of this Contract early, you	I may XXXII r	tut have to	pay a Minimum Finer	nce Charge.	— 'Y'
☐ If you pa	ay off this Contract early,	you will not be entit	led to a refu	nd of part of the Adrill	ional Finance Charge.	- M
Contract Provisions: \ repayment before the sche	You can see the terms of	this Contract for a	any addition:	al information about i	ronpayment, default, arty requ	uired ()
repayment belove the scrie	comp care, and prepayin	ent returnes and ber		TENIZATION OF	MOUNT FINANCED	—(∕
CREDIT INSURANCE: (Credit life, predit disabilit	Y (eccident and	Coorde seation	r Pondoor Drice	¢ 14,509.2	
CREDIT INSURANCE: (health), and any other insurance insurance to obtain credit and and agree to pay the additional and additional and additional and additional and additional and additional additionada additional additional additional additional additional additio	utance coverage quoted Lwe will not provide them	balow, are not unless you slot	(including	sales tax of \$ 949.	. <u>20</u>) 699.0	<u> -</u>
and agree to pay the addition	nai premium. If you want	Such Insurance,	Service Con	(mct, Paid to: <u>P.P.C</u>	\$ 	
we will obtain it for you (if y below CINLY the coverages	you have chosen to purch	1880	Amgunt to F	inance line e. (ii e. ıs	negative)	0
Credit Lite: Insured			Manufacture	er's Rebate \$	———	
∐ Şingle □ Joint Prem	\$ NA Term		Cesh Down			
Credit Disability: Insured _		— - ПА — '		wn Payment \$		
☐ Single ☐ Joint Prem.		a. Total Cash/Rebeta Down S 1,659.20 b. Trade-in Allowance S NA				
					IA	
			Paid to: .			
Your signature below means	you want fools) the insur-	Anna enverage(s)		t Trade-In (h. minus o		20
quoled above, if none are quoiend.	oled, you have declined a	DV COUNTRIVES WA		t Cosh/Trade-In (a. pl tent (e.; disclose as \$	······································	
ÇIIYIYO.		·		Unpaid Belence		
				ic Officials - Filing Fe		<u></u>
•	d√o/b Buyer -		Insurance P Additional Fi	remiums* inance Charge(s) Paid	\$ <u>NA</u>	
PROPERTY INSURANCI this Contract. You may pure Insurance company reasonal	E) You must insure the P base or provide the insure	ropedy securing —:		manca Olfaida(z) can		
(nsurança company reasonal	nly acceptable to us. The d	eductible amount	Ter		_ S NA	
of this insurance may not exc	eed \$	If you get	fo:		g NA	~~·
insurance from at through t	2 veg thw nov at	for	Total Other	r C harges/Amounts . Logg: Descoted State	Pd. to Others \$ 150.1	
This premium is calculated	es follows:	_ or coverage.		Licos: Propaid FIRM Amo	nce Charges \$ unt Finenced \$ <u>]3.6</u> 99.0	X 0
This premium is calculated			*We may ref	tain or receive a porte		
Fire-Theft and Combined	Additional Coverage \$		•			
<u>P.———</u>			Notice to	o the Buyer: 1.	Do not sign this cont	rect
ŭ -	\$_		ມ∉ເດຕາyα 2. You ar	re entitled to an	contains any blank spa exact copy of the cont	ract
M SERVICE CONTRAC	CT: With your purchase	of the Goods.	you sign.			
you agree to purchase a S Johnson J70PL	ervice Contract to cover				·	
Jonnson J/OPL					R AGREES TO THE TERMS (
Contract will be in effect for		This Service			YTRACT AND ACKNOWLED! / OF THIS CONTRACT.	3EQ
Pourities: Air on 10 GUBCL (0)		··	'			
			_ 1	n · . /\	CM	
ASSIGNMENT: This Con		INTER GOOD STREET	Buyer: /△q	0121 K	8 MUUCO	
to <u>REGIONS BA</u> the Assignee, phone 800-	282-1394 THE	mant is made	Signature	F	/ Dat	9
under the terms of a se	parate agreement. 🔀 Xn	ernore sineve	0.	1 20.	/	
the ASSIGNMENT BY SELL	ER on page 2. 🗌 This ass	gnment is made	Aten.	<u> </u>	a	
with recourse 4	$^{\circ}$ $h_{2} \sim 7$	Bulo.	alignaturie 🗍	م با	Dat	At .
Seller: By 5000000 (A LAME DONG	GATOT	Soller: By	Dir.	Vh~>	
Management action is executed	ENT CONTRACT AND SECURI	TY AGREEMENT				v 1 of 2)
MISSISSIPPI HETAIL INSTALLM EXECUTE O 1989, 1995 Berkers by					IMPROVEMENT OR MANUFACTURED I	